

## IMPACT OF AYUSHMAN BHART YOJANA ON INDIAN CITIZENS

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### ABSTRACT

India is a developing country where the population is about 1.3 billion. India is called the country of villages because 70% of the population here lives in villages and the remaining 30% of the population lives in urban areas. In the view of population India is a big country so here the ratio of health facilities and population is very ups and downs. on other word lack of health facilities here due to over population. Saw these types of problem Modi Govt. announced in the year, 2018 a vast health scheme named is Aayushman Bhart Yojana (PM-JAY) which also known as Pradhan Mantri Jan Aarogya Yojana. Actually this scheme is belongs those people who have a BPL card according to 2011 census. This scheme is a health insurance of poor people who could not afford the medical expenses. About 10 crore poor families or 50 crore people will be able to get benefit under this scheme. Apart from this, preparations are being made to bring the remaining population under this scheme. Under this scheme, cashless health insurance up to Rs. 5 lakh will be provided to the poor families. The second component part under Aayushman yojana is Pradhan Mantri Jan Aarogya yojana.

**KEYWORDS:** PMJAY, Schemes, Health Insurance, Below Poverty Line (BPL).

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### INTRODUCTION

Aayushman Bharat Yojana is a health scheme of the Govt. of India. In the budget session of the year 2018, the Finance Minister Shri Arun Jaitley announced this Scheme was to provide insurance to poor families About 10 crore BPL families or 50 crore people will be able to get the direct benefit of this scheme. Cashless health insurance up to Rs. 5 lakh will be provided to the families covered under this scheme. After the announcement of the Aayushman Bhart scheme in 2018. This scheme was started by Shri Narendra Modi ji on the birth anniversary of Pt. Deendayal Upadhyay ji on 25<sup>th</sup> September 2018 from Ranchi district of Jharkhand. Under 8.03 crore rural households and 2.33 urban households will be covered under this scheme.

This scheme will be implemented through the health and wellness centre which are to be developed in this primary health center or sub-center in the village this center will provide care for such type of diseases, mental, geriatrics, dental etc. power arrangement will be made in these center for the treatment of such diseases as diabetes, blood pressure cancer etc. and will be fully connected to the district hospital through advanced tele. Consultation and it is the good of the central govt. that by 2022, about 1.5 lakh health and wellness centers will be established in the whole country.



**Figure 1**

The biggest advantage of this scheme is that card holders can get their treatment done government hospital as well as private hospital. Ayushman Bharat is an attempt to move from sectoral and segmented approach of health service delivery to a comprehensive need-based health care service. Ayushman Bharat adopts a continuum of care approach, comprising of two inter-related components, which are –

1. Health and Wellness Centres (HWCs)
2. Pradhan Mantri Jan Arogya Yojana (PMJAY)

### **1. Health and Wellness Centers (HWCs)**

In February 2018, the Government of India announced the creation of 1,50,000 Health and Wellness Centres (HWCs) by transforming the existing Sub Centres and Primary Health Centres. These centres are to deliver Comprehensive Primary Health Care (CPHC) bringing healthcare closer to the homes of people.

### **2. Pradhan Mantri Jan Arogya Yojana (PM-JAY)**

The second component under Ayushman Bharat is the Pradhan Mantri Jan Arogya Yojna or PM-JAY as it is popularly known. Ayushman Bharat PM-JAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization to over 10.74 crores poor and vulnerable families which was approximately 50 crore beneficiaries that form the bottom 40% of the Indian population.

**Objective of Study:** Some main objectives of study are given below-

- To know about working of PMJAY.
- To know that impact of PMJAY on Indian Citizens.
- To know that PMJAY how much achieve that targets or goals.
- To know that impact of PMJAY on rural and urban areas.

### **Objectives of the Scheme**

The main objectives of this scheme is to provide health insurance facility to the weaker section of the society under this scheme, Govt. providing free treatment up to Rs. 5 lakh per year per families to 50 crore poors and vulnerable (approx

10.74 crore people) for secondary and tertiary health services which is cover to at least 40% of India's population. In short the main goal of this programme is to providing a service to create a capable and healthy new India.

## Features of the Scheme

It Is the world largest health insurance scheme of the government so far, whose scheme is being given to about 50 crore poor people (approx 10.74 families)

The insurance coverage under this scheme will be up to Rs 5 lakh per year per family. which will be cashless.



**Source:** [www.pmjay.gov.in](http://www.pmjay.gov.in)

## Figure 2

1354 health packages have been included in this plan.

Along with Government hospital private hospitals have been included in this scheme.

Aayushman bharat scheme does not put restriction Gender, Age and Family Size.

Includes both secondary and territory care hospitalization.

Pre-existing diseases are also covered under this scheme from day one.

It covers expenses like diagnosis and medicines for 3 days before hospitalization and 15 days post hospitalization.

## Impact of Aayushman Yojana on Poor People

The Health Minister of India Dr. Harsh Vardhan, while addressing in a webinar whose topic was “Aayushman Bharat 1 crore treatments and beyond”. said that this scheme has proved to be a millstone for the poor people in India. He also said may 2020, within about two years approx one crore people have benefited from this scheme. Under this scheme 1 crore people have been provided treatment worth Rs. 13412 crore with the help of 21,565 government and private empanelled hospitals. He also said that this scheme will act as a guide to tackle health related challenges in the coming years.

The current health minister of India Manshuk Mandavia, while addressing a gathering in August 2021, said that approx two crore poor people have been benefited by Aayushman Bharat Yojana so far. This scheme gave new life to many poor people because he was battling a disease in which his life could also be lost.

## CONCLUSION

Aayushman yojna is an ambitious scheme of the government of India. The purpose of which to provide a healthy protective shield to the rural and urban poor people of India. The scheme started from the year of 2018 has achieved unprecedented target in short span of time. This scheme significantly affected the health of rural India and same as benefit were provided to the poor workers and laborers of the unorganized sector living in the city. While 8.33 crore families in rural India were provided health cover through aayushman scheme, on other hand 2.33 crore urban poor families were also directly linked to this scheme. If the above figure were seen in terms of numbers about 50 crore people got benefit from this scheme.

Aayushman yojana has made a phenomenal contribution to the Indian health mission which is reflected not only in the country but also at the world level. Where on one hand this scheme has provided the security cover of health to the poor families, on other the hand it also indirectly paved the way for poverty alleviation and increase in productivity. As important as capital formation is in any nation, human capital formation has an equally important place and the expansion of education and health services is very necessary for human capital formation. Therefore, this scheme (Aayushman Bharat Yojna PM-JAY) has done a very important and commendable work in the direction of development human capital formation because it has always been seen that the economic burden of getting health services is highest on the poor. Therefore, this scheme has reduced the economic burden of disease falling on the poor to a great extent and the initiative taken by the Prime Minister Shri Narendra Modi ji to start this scheme has worked to remove the pain and suffering of many poor people.

The rapid repercussions of this scheme in such a short period of time are very memorable, so it is too early to assess the negative aspects but suggestion can be made on some points which is following-

- All types of critical illness should be include in this programme.
- Under the programme should be increase numbers of private hospitals.
- In this programme should be authenticate the income level of beneficiaries due to that make sure the benefit goes to eligible persons only.

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